

Serial No. 09/645,799 (now U.S. Patent No. 6,985,886) filed August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Management System."

Serial No. 09/645,775 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Origination Gateway;"

Serial No. 09/645,796 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for Verification of a Qualified Mortgage Loan Originator;"

Serial No. 09/645,800 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Task Flow Process;"

Serial No. 09/645,798 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Process Interaction Gateway;"

Serial No. 09/645,801 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Transaction Service Provider Gateway;" and

Serial No. [[_____]] 09/804,942 filed February 13, 2001, titled "Method and Apparatus for an Advanced Speech Recognition Portal for a Mortgage Loan Management System."

Please replace the paragraph on page 2, lines 5-11 with the following paragraph:

The present invention relates to the general field of computers, telecommunications, and computer and Internet related systems. More specifically the invention relates to systems and processes to be used in the mortgage industry for combining a customer Loan Application System with an automated Compliance Engine used for generating and monitoring a set of required procedures involved in moving and tracking a mortgage loan through one or more of the steps of ~~'originate', 'approve', 'close', 'fund', and 'ship'~~